

Glossary

Internet shopping - Annexe A

June 2007

OFT921a

© **Crown copyright 2007**

This publication (excluding the OFT logo) may be reproduced free of charge in any format or medium provided that it is reproduced accurately and not used in a misleading context. The material must be acknowledged as crown copyright and the title of the publication specified.

GLOSSARY OF TECHNICAL TERMS

3-D Secure	3-D Secure technology is a relatively recent innovation intended to raise the standard of authentication required for online transactions. During a transaction involving a participating merchant, the consumer is required to enter a pass code to authenticate their identity directly with the issuing bank
Address Systems	A system for coded representation of the source or destination of a message
Air Travel Organiser Licensing Scheme (ATOL)	If you buy a package holiday that includes flights, or seat-only travel on a charter flight, the Civil Aviation Authority's Air Travel Organiser Licensing scheme covers you for financial losses. It also covers you if the tour operator or travel agent goes out of business before handing your money over to the airline. For more information visit http://www.atol.org.uk/ .
Anti-spyware software	Anti-spyware software can identify, prevent, and safely eliminate potentially unwanted programs such as spyware, adware, pop-ups, diallers, keyloggers, and remote-control programs.
Anti-virus software	Scans for existing infections, removes viruses if they exist, and prevents future infections.
Authentication	Authentication and encryption technologies work hand in hand. Authentication technologies verify that the subject is who they say they are, using a password, electronic card, token or other unique identifier methods are used to verify that the information comes from a trusted source.
AVS	Address Verification Service.
B2C	Business to Consumer.
Blogs	Short for web log, where the content is user generated and is in the form of a journal.
Bot	The name given to an individual computer in a larger botnet and which is more than likely a home PC running Windows. The name is an abbreviation of 'robot' to imply that it is under someone else's control.
Bricks and clicks	A business that retails on the high street and also over the internet.
Broadband	Signalling method that allows a wider range of frequencies to be carried over the network.

C2C	Consumer to consumer.
Card Security Code (CSC)	The three or four digit number printed on the back of a payment card.
Card Not Present (CNP) Fraud	This includes fraud conducted over the Internet, by telephone, fax and mail order. It is perpetrated when criminals obtain card details through the theft of your card details. It is now the largest type of card fraud in the UK.
Chargeback	'Chargeback' is available with many but not all payment cards, including credit, debit and charge cards. Card networks operate chargeback arrangements, allowing reversal of a payment where a buyer reports a problem with a transaction. Chargeback time limits can be tight and the schemes do not necessarily cover all types of claim, but they do apply to international transactions.
consumer acquis'	The raft of consumer protection Directives currently under review by the European Commission (EC). The eight Directives are: <ul style="list-style-type: none"> • The Doorstep Selling Directive 85/577 • The Package Travel Directive 90/314 • The Unfair Contract Terms Directive 93/13 • The Timeshare Directive 94/47 • The Distance Selling Directive 97/7 • The Price Indication Directive 98/6 • The Injunctions Directive 98/27 • The Consumer Sales Directive 99/44.
Cookies	Cookies are small text files which are placed on a user's hard drive when they log into a site.
Cross-border trading	This refers to a purchase from someone who is living in one country but buying from a trader who is based in another country. For example someone who normally lives in Sweden buys from a trader in the UK or someone who normally lives in the UK buys something from a trader in Spain.
Diallers	Programs that initialise a computer's modem and call out silently to a premium rate toll line
Digital divide	The gap between those who have access to information technology for collecting information, or commerce and those who do not
Digital Rights Management	DRM places technical limitations on what a purchaser of a audio (generally music) or video (generally a movie) track can do with it

(DRM)	once they have it
Digital signatures	A digital signature is a way to ensure that an electronic document (e-mail, spreadsheet, text file) is authentic. The Digital Signature Standard (DSS) is based on a type of public-key encryption method that uses the Digital Signature Algorithm (DSA). DSS is the format for digital signatures that has been endorsed by the U.S. government. The DSA algorithm consists of a private key, known only by the originator of the document (the signer), and a public key.
DNS	Domain Name System.
Downloads	Its primary usage is as a verb: to download is to receive data from a remote system, such as a web server, FTP server, or other similar systems. A download is any file that is offered for downloading or that has been downloaded.
e-Government	Use of information technology by the Government to facilitate exchange of information and services with businesses, citizens and different parts of the government
Encryption	The process of encoding information in such a way that only the person (or computer) with the key can decode it.
European Commission (EC)	This refers to the 'Civil Service' of the European Union or to the permanent officials who work for the European Union. For more information about European institutions see The European Union.
European Consumer Centres	European Consumer Centres (ECC Net) are one source of help for UK people having problems with traders in other countries and for people living outside of the UK who have problems with a UK trader. There is a European Consumer Centre in most of the countries that belong to the European Union. The centres can provide information and advice on consumer law within the European Union and advise on how those laws can be enforced. They can also provide information, advice and assistance about problems with goods and services that you have bought in certain countries in Europe and help you to contact the trader to try and put things right. Where appropriate they can also assist in finding and referring a complaint about a trader to an Alternative Dispute Resolution body (ADR). The brand name of this website is Euroconsumer.
European Economic Area (EEA)	EEA countries include countries within the European Union together with Iceland, Liechtenstein and Norway.

European Union (EU)	Austria, Belgium, Bulgaria** , Cyprus* , Czech Republic* , Denmark, Estonia* , Finland, France, Germany, Greece, Hungary* , Ireland, Italy, Latvia* , Lithuania* , Luxembourg, Malta* , Netherlands, Poland* , Portugal, Romania** , Slovakia* , Slovenia* , Spain, Sweden, United Kingdom (* Members who joined on 1 May 2004; ** Members who joined 1 January 2007). Although not in the European Union, Norway and Iceland participate within the ECC network.
Eurozone	This refers to the 12 countries within the European Union who all use the Euro (€) as their currency. The countries are Austria, Belgium, Finland, France, Germany, Ireland, Italy, Luxembourg, the Netherlands, Portugal, Spain and Greece. For more information about European Union see The European Union.
Exploit	A bug or vulnerability in software that malicious hackers use to compromise a computer or network. Exploit code is the snippet of programming that actually does the work of penetrating via this loophole.
File Infector Virus	Infect program files (.exe/.com). They attach themselves to the file, making them slightly bigger, and execute when the file is run, possibly crippling the computer or destroy data.
Firewall	Hardware or software designed to prevent unauthorised access to a computer or network over the internet.
Financial Services Authority (FSA)	The Financial Services Authority is an independent organisation responsible for regulating financial services in the UK. The FSA's broad task is to achieve a marketplace that is run in an efficient, orderly and clean manner whilst ensuring that consumers receive a fair deal by being properly informed and appropriately protected. Ultimately, the FSA is all about maintaining confidence in the UK's financial marketplace for the benefit of everyone. Website: http://www.fsa.gov.uk/ .
FSB	Federation of Small Businesses.
FTE	Full-time employee.
Hackers	A hacker is an unauthorised computer user who attempts to or gains access to a computer or computer network for malicious purposes.
Hacking	Unauthorised access to a computer or computer network for malicious purposes.

Hashing Algorithms	The key in public-key encryption is based on a hash value. This is a value that is computed from a base input number using a hashing algorithm. Essentially, the hash value is a summary of the original value. The important thing about a hash value is that it is nearly impossible to derive the original input number without knowing the data used to create the hash value.
Honeypot	An individual computer or a network of machines set up to look like a poorly protected system but which records every attempt, successful or otherwise, to compromise it. Often the first hints of a new rash of malicious programs come from the evidence collected by honeypots. Now cyber criminals are tuning their malware to spot when it has compromised a honeypot and to leave without taking over.
HTML	Hypertext Mark-up Language.
HTTP	Hypertext Transfer Protocol (HTTP) is a communications protocol used to transfer or convey information on the World Wide Web.
HTTPS	https is a Uniform Resource Identifier scheme used to indicate a secure HTTP connection.
Hyperlink	A hyperlink (often referred to as simply a link), is a reference or navigation element in a document to another section of the same document, another document, or a specified section of another document, that automatically brings the referred information to the user when the navigation element is selected by the user.
IAB	Internet Advertising Bureau.
Identity Fraud	When a person's details (name, address, bank details etc) are used by an impersonator / fraudster to take over an existing account, or to make applications for new accounts with the intent of impersonating the person [Identity fraud may occur for reasons wider than financial fraud - passport trade for instance]
Identity Theft	Simple identity theft involves an online user ID and password being stolen allowing a thief to logon as the user and steal their funds.
International Consumer Protection Enforcement Network (ICPEN)	ICPEN is a membership organisation consisting of the trade practices law enforcement authorities of more than two dozen countries. The mandate of the Network is to share information about cross-border commercial activities that may affect consumer interests, and to encourage international cooperation among law enforcement agencies.

Interoperability	The ability of two or more systems or components to exchange information and to use the information that has been exchanged.
IP address	Internet Protocol address, that uniquely identifies a computer connected to the internet.
ISP	Internet Service Provider.
Key Loggers	These can be either hardware or software. They capture everything typed into a computer and send it to a third party. These tools can obviously be very useful for stealing login and password details. However, the data that is stolen often has to be heavily processed to make it intelligible and to extract names and numbers.
Malware	Portmanteau term for all malicious software covers any unwanted program that makes its way on to a computer. Derived from Malicious software.
m-commerce	Short for mobile commerce, ability to conduct commerce through mobile devices such as mobile phones.
Member State	This is a term used to cover an individual country and in particular its government within the European Union, which in itself is made up of 27 countries or Member States. For more information about the European Union see The European Union.
Network Operators	Internet Service Providers.
Obfuscation	The distorted provision of information about a product, either about the price, quality or product description. Obfuscation refers to concealing the meaning of a communication by making it more confusing and harder to interpret so that the consumer benefit of search is reduced – for instance sellers using obfuscation techniques or focusing their investment on those characteristics that are easier to access online, downplaying other important aspects.
OECD	Organisation for Economic and Co-operation and Development.
OFCOM	Office of Communications.
Online auctions	The online auction business model is one in which participants

	bid for products and services over the Internet. The functionality of buying and selling in an auction format is made possible through auction software which regulates the various processes involved.
Online scams	Confidence trick generally initiated through email.
ONS	Office for National Statistics.
Padlock symbol	Symbol used to indicate a secure website, usually websites with prefix https.
Password	The use of a user name and password provides the most common form of authentication.
PCI DSS	Payment Card Industry Data Security Standard.
Phishing	An attempt at identity theft in which criminals lead users to a counterfeit website in the hope that they will disclose private information such as user names or passwords.
Phoraging	Some individuals share a surprising amount of personal information in blogs and on social websites in what some stakeholders call 'vanity publishing'. This can provide a fruitful resource for fraudsters who aggregate personal information from multiple sources with the intent of misusing an individual's identity; a tactic known as 'phoraging'.
Podcasts	A podcast is a collection of files (usually audio and video) residing at a unique web feed address. People can 'subscribe' to this feed by submitting the feed address to an aggregator (like iTunes). When new 'episodes' become available in the podcast they will be automatically downloaded to that user's computer. Unlike radio, or streaming content on the web podcasts are not real-time. There is no live broadcast of content, the material is pre-recorded and users can check out the material at their leisure, offline.
Price comparison sites	Help users to search out relevant websites that trade in certain goods or services so as to compare the prices.
Privacy (right to)	A human right which an individual may assert against intrusion by others into personal matters, such as requests by businesses for personal information.
Pure play	A business that has a single business focus, for example, a business that decides to sell only over the internet is a pure player.

PWC	PricewaterhouseCoopers.
Search engines	Helps users to search out relevant websites to obtain information or buy goods or services.
Search intermediaries	Internet sites that facilitate the search for a product to buy online. These are search engines and price comparison sites.
Secure Sockets Layer (SSL)	The Secure Sockets Layer (SSL) is a popular Public Key protocol used by Internet browsers and Web servers to transmit sensitive information. SSL has become part of an overall security protocol known as Transport Layer Security (TLS).
Shill bidding	A shill is an associate of a person selling goods or services, who pretends no association to the seller and assumes the air of an enthusiastic customer. The intention of the shill is, using crowd psychology, to encourage others unaware of the set-up to purchase said goods or services.
Skimming	When making a payment with a payment card a corrupt employee puts your card through a device, without your knowledge, that electronically copies the data from your card's magnetic stripe. Sometimes skimming takes place at cash machines where tampering has occurred and a skimming device has been fitted. The information is usually then sold on higher up the criminal ladder where counterfeit cards are made.
SME	Small and medium-sized enterprise.
Spam	Unsolicited commercial e-mail. Also known as junk e-mail.
Spyware	Spyware is software which installs itself, often without a user's knowledge and monitors their computer habits.
Third party site	A business may sell over the internet through a website owned by another business. The website is the third party site for the seller.
Trojans	A computer program that contains hidden functions that exploit the user's privileges with a resulting security threat. It can allow intruders easy access to the computer without the user's knowledge, change system configurations and can infect the computer with a virus.

Two factor or token based authentication	A system is said to leverage Two-factor authentication (T-FA) (or dual factor authentication) when it requires at least two of the authentication form factors mentioned above
UCPD	Unfair Commercial Practices Directive.
VeRO	eBay Inc's Verified Rights Owner Programme.
Virus	A computer virus is a malicious computer program that, when executed by an unsuspecting human (such as opening a file), performs tasks that primarily include replicating itself and in some cases deploying a payload.
Web communities	These are invitation-only communities designed to facilitate customer-derived innovations for a company's products or services.
Web2.0	Web 2.0 refers to the second generation of internet sites which rose following the 'dot com crash' and are characterised by collaborative communities and user generated content. Examples of this include blogs, wikis, and social networking sites.
Worm	Self-propelled malicious program that scours the web seeking new victims - in the past this has been used to distinguish it from a virus that requires user action to compromise a machine. Worms can infect and take over computers without any help, bar lax security, from a victim.
www	World Wide Web